

September 16, 2005
PUBLIC NOTICE # 2005-37

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-6856	0626	ACE AMERICAN INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	EXCESS AUTO LIABILITY	0
05-6819	3596	AFFIRMATIVE INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO CLUB MEMERS AFFINITY GROUP	0
05-6820	3596	AFFIRMATIVE INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AUTO CLUB MEMERS AFFINITY GROUP	
05-6859	0140	AMCO INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
05-6860	0140	AMCO INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-6782	0012	AMERICAN HOME ASSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-5571	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	RECREATIONAL VEHICLE	20.5
05-6796	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	FARM AUTO	0
05-6863	0163	AMERICAN STATES INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-6824	3548	ATHENA ASSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0
05-6831	3548	ATHENA ASSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
05-6797	0000	BANCINSURE, INC.	COMM	MULTI-PERIL	RULE CHANGE	CPP-COMMERCIAL PACKAGE	0
05-6783	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6789		CALIFORNIA EARTHQUAKE AUTHORITY	PERS	EARTHQUAKE	RULE CHANGE	RESIDENTIAL EARTHQUAKE	
05-6790		CALIFORNIA EARTHQUAKE AUTHORITY	PERS	EARTHQUAKE	RULE CHANGE	RESIDENTIAL EARTHQUAKE.	
05-6848		CALIFORNIA EARTHQUAKE AUTHORITY	PERS	EARTHQUAKE	RATE	RESIDENTIAL EARTHQUAKE	-22.1
05-6800	0000	CHURCH MUTUAL INSURANCE COMPANY	COMM	MULTI-PERIL	RATE	COMMERCIAL PACKAGE INSTITUTIONAL	1.09
05-6784	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6120	0218	CONTINENTAL CASUALTY COMPANY	COMM	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-COMMUNITY ASSOCIATIONS D&O	32
05-6821	0057	ELECTRIC INSURANCE COMPANY	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	GE, ELFUN, STANDARD	
05-6791	0350	EMPLOYERS REINSURANCE CORPORATION	COMM	EARTHQUAKE	NEW PROGRAM	NONE	0
05-6798	0922	EXPLORER INSURANCE COMPANY (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	-2
05-6799	0922	EXPLORER INSURANCE COMPANY (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EXPLORER STANDARD	
05-6825	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0
05-6826	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMM	FIRE	RULE CHANGE	HR3210	0
05-6781	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMM	AUTO LIABILITY	FORMS	NONE	

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05-6795	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMM	AUTO LIABILITY	FORMS	NONE	
05-6855	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6785	0012	GRANITE STATE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6804	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-6805	0084	GREAT AMERICAN ASSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-6806	0084	GREAT AMERICAN INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-6807	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-6808	0088	HANOVER INSURANCE COMPANY (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0
05-6810	0088	HANOVER INSURANCE COMPANY (THE)	COMM	INLAND MARINE	RULE CHANGE	NONE	0
05-6813	0088	HANOVER INSURANCE COMPANY (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-6815	0088	HANOVER INSURANCE COMPANY (THE)	COMM	FIRE	RULE CHANGE	NONE	0
05-6817	0088	HANOVER INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-6857	0088	HANOVER INSURANCE COMPANY (THE)	COMM	FIDELITY	RULE CHANGE	NONE	0
05-6786	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6147	0000	LG INSURANCE COMPANY, LIMITED (UNITED STATES BRANCH)	COMM	MULTI-PERIL	BOTH RATE AND FORM	NONE	-21.1
05-6835	1326	LINCOLN GENERAL INSURANCE COMPANY	PERS	HOMEOWNERS MULTI PERIL	NEW PROGRAM	HOMEOWNERS-3	0
05-6801	0785	MARKEL INSURANCE COMPANY	COMM	OTHER LIABILITY	RATE	SOCIAL SERVICES	2.9
05-6809	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0
05-6811	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	INLAND MARINE	RULE CHANGE	NONE	0
05-6814	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-6816	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-6818	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-6869	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMM	FIDELITY	RULE CHANGE	NONE	0
05-6247	1113	MEDMARC CASUALTY INSURANCE COMPANY	COMM	OTHER LIABILITY	RATE	LIFE SCIENCES TECHNOLOGY	0
05-6582	0241	AND CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6866	0241	AND CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-6822	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PROD. LIAB. INCLUDING HR3210	4.8
05-6836	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-8.9
05-6823	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PROD. LIAB. INCLUDING HR3210	4.8
05-6837	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-8.9
05-6852	0079	NATIONAL GENERAL INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
05-6787	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6861	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-6864	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
05-6788	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	ASBESTOS AND SILICA	
05-6868	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMM	OTHER LIABILITY	RULE CHANGE	OMNI II	0
05-6865	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6802	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.41
05-6793	0155	PROGRESSIVE HOME INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6794	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6854	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-6867	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-6812	0140	SCOTTSDALE INDEMNITY COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-6827	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0
05-6832	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
05-6841	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
05-6828	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0
05-6842	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
05-6829	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0
05-6843	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
05-6833	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RULE CHANGE	OMNI II	0
05-6834	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	OMNI II	0

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05-6840	0091	TWIN CITY FIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	PRIVATE CHOICE ENCORE	
05-6803	0155	UNITED FINANCIAL CASUALTY COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.41
05-6830	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMM	FIRE	RULE CHANGE	HR3210	0

81 TOTAL APPLICATIONS INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATION MANUALS

California Department of Insurance

Public Notice Filing Errata Report

September 16, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-6054	08/12/2005	Old Republic Insurance Company	Commercial Other Liability	Rate		-10.20%
Correct	05-6054	08/12/2005	Old Republic Insurance Company	Commercial Other Liability	Rate		-7.00%
Incorrect	05-5855	08/05/2005	XL Insurance America, Inc.	Commercial Other Liability	Both Rate and Form		-6.30%
Correct	05-5855	08/05/2005	XL Insurance America, Inc.	Commercial Other Liability	Both Rate and Form		-20.30%

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